

**UNITED STATES BANKRUPTCY COURT**  
Northern District of Ohio

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on October 29, 2010.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. For more information regarding the U.S. Bankruptcy Court for the Northern District of Ohio, Local Rules, Bankruptcy Code, Forms and other information you may refer to our web page located at [www.ohnb.uscourts.gov](http://www.ohnb.uscourts.gov).

**See Reverse Side For Important Explanations.**

<b>Debtor(s) (name(s) and address):</b> Mikie Allen Walker 828 Clifton Blvd. Toledo, OH 43607	 Shera Renai Jones 828 Clifton Blvd. Toledo, OH 43607
<b>All other names used by the Debtor(s) in the last 8 years (include married, maiden, and trade names):</b>	<b>Case Number:</b> 10-37361-maw  <b>Last four digits of Social Security No./Taxpayer ID Nos.:</b> XXX-XX-2306 XXX-XX-5780
<b>Attorney for Debtor(s) (name and address):</b> Diana Khouri 6300 Rockside Road #204 Cleveland, OH 44131 Telephone number: 1-866-964-7275	<b>Bankruptcy Trustee (name and address):</b> John N Graham 5151 Monroe St #245 Toledo, OH 43623 Telephone number: (419) 479-3969

**Meeting of Creditors:**

Date: **December 28, 2010** Time: **10:00 AM**

Location: **Ohio Building, 420 Madison Ave, Room 680, Toledo, OH 43604**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on the reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor *or* to Determine Dischargeability of Certain Debts: **February 28, 2011**

Deadline to Object to Exemptions:

**Thirty (30) days after the conclusion of the meeting of creditors.**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors:** A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File A Proof of Claim at This Time" on the reverse side.

<b>Address of the Bankruptcy Clerk's Office:</b> United States Bankruptcy Court 1716 Spielbusch Ave Toledo, OH 43604	<b>For the Court:</b> Clerk of the Bankruptcy Court: Kenneth J. Hirz
Hours Open: Monday – Friday 9:00 AM – 4:00 PM	Date: November 1, 2010

## EXPLANATIONS

FORM ohnb227i

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. You may want to consult an attorney to protect your rights.
Creditors Generally May Not Take Certain Actions	<p>Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.</p> <p>Creditors who wish to be notified of abandonment proceedings must file a written request for notice with the Court prior to the conclusion of the 11 U.S.C. § 341 meeting. Otherwise, the Court may order abandonment with notice only to affected parties. See L.B.R. 2002-1(a).</p>
Presumption of Abuse	If the presumption of abuse arises, creditors have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and the required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.

**-- Refer to Other Side for Important Deadlines and Notices --**

# CERTIFICATE OF NOTICE

District/off: 0647-3  
Case: 10-37361

User: mknei  
Form ID: 227i

Page 1 of 1  
Total Noticed: 30

Date Rcvd: Nov 01, 2010

The following entities were noticed by first class mail on Nov 03, 2010.

db/db +Mikie Allen Walker, Shera Renai Jones, 828 Clifton Blvd., Toledo, OH 43607-2249  
aty +Diana Khouri, 6300 Rockside Road #204, Cleveland, OH 44131-2221  
tr +John N Graham, 5151 Monroe St, #245, Toledo, OH 43623-3461  
20106770 +AllianceOne, 1684 Woodlands Drive Ste. 150, Maumee, OH 43537-4026  
20106773 ++COLUMBIA GAS, ATTN REVENUE RECOVERY, 200 CIVIC CENTER DR 11TH FLOOR, COLUMBUS OH 43215-4157  
(address filed with court: Columbia Gas Of Ohio, PO Box 2318, Columbus, OH 43216)  
20106772 Certified Recovery System, 616 Savor Drive Ste. 600, Houston, TX 77036  
20106774 +Department Of Jobs, 3001 Monroe Street, Toledo, OH 43606  
20106775 +Enhanced Recovery, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
20106776 +Enhanced Recovery Corp, 8014 Bayberry Road, Jacksonville, FL 32256-7412  
20106777 +Financial Assistance Corp, 4350 Saint Andres Road, Columbia, SC 29210-4169  
20106778 +GLELSI/National City Bank, P.O. Box 7860, Madison, WI 53707-7860  
20106780 +Lucas County Support, 701 Adams Street, Toledo, OH 43604-6623  
20106784 ++MARLIN MEDCLR INOVISION, 507 PRUDENTIAL ROAD, HORSHAM PA 19044-2308  
(address filed with court: NCO Credit Services, P.O. Box 8547, Philadelphia, PA 19101)  
20106781 +Midland Funding, 227 West Trade Street Suite 1610, Charlotte, NC 28202-1676  
20106785 +NCO Financial Services, 507 Prudential Road, Horsham, PA 19044-2368  
20106783 +National Recovery Agency, 2491 Paxton Street, Harrisburg, VA 17111-1036  
20106786 +Ohio Bureau Of Motor Vehicles, PO Box 16520, Columbus, OH 43216-6520  
20106787 +Ohio Department Of Jobs & Family Se, 150E. Gay Street, Columbus, OH 43215-3130  
20106788 +Peak Capital Corp., 10225 Ulmerton Road Ste. 7B, Largo, FL 33771-3522  
20106792 +SLM Entities / GLELSI, 2401 International Lane, Madison, WI 53704-3121  
20106790 +Sallie Mae, 11100 USA Parkway, Fishers, IN 46037-9203  
20106791 +Sallie Mae / GLELSI, 2401 International Lane, Madison, WI 53704-3121  
20106793 +Southwest Recovery, 15400 Knoll Trail S-300, Dallas, TX 75248-3467  
20106794 +ToledoEdison, PO Box 3638, Akron, OH 44309-3638  
20106796 +United Collect Bureau Inc., P.O. Box 140190, Toledo, OH 43614-0190  
20106797 Woodville Auto Finance, 4570 Woodville Road, Northwood, OH 43619

The following entities were noticed by electronic transmission on Nov 01, 2010.

20106771 +EDI: ACCE.COM Nov 01 2010 19:23:00 Asset Acceptance LLC, P.O. Box 2036,  
Warren, MI 48090-2036  
20106779 +EDI: HFC.COM Nov 01 2010 19:23:00 HSBC Taxpayer Services, 90 Christina Road,  
New Castle, DE 19720-3118  
20106789 +EDI: PHINRJMA.COM Nov 01 2010 19:23:00 RJM Acquisitions LLC, 575 Underhill Blvd. Ste. 224,  
Syosset, NY 11791-3416  
20106795 +E-mail/Text: bankruptcy@uacc.net United Auto Credit,  
18191 Von Karman Ste. 300, Irvine, CA 92612-7106

TOTAL: 4

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

20106782 ##+National Credit Solution, 3675 E I 240 Service Road, Oklahoma City, OK 73135-1733  
TOTALS: 0, \* 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 03, 2010

Signature: 